12-12020-mg Doc 9025-8 Filed 08/17/15 Entered 08/17/15 17:09:27 Exhibit 47 Pg 1 of 8

FAX	Cover
, ,, ,	•

Fax Number - 866-340-5216

ATTENTION - Key FREY



Total Pager 7 + Cover (8)

Contentr Financial Information for Todd Silbek

Account: 0602198843

12-12020-mg Doc 9025-8 Filed 08/17/15 Entered 08/17/15 17:09:27 Exhibit 47 Pg 2 of 8

FINANCIAL ANALYSIS FORM

Account Number	• ,	ď

I want to:	Keep the Property	☐ Sell the Property				
The property is my:			Investment			
The property is:	☑ Owner Occupied	S 21011001 COURT	☐ Vacant			
BORRO	OWER	CO-BORROWER				
BORROWER'S NAME Toda S	ilber	CO-BORROWER'S NAME				
SOCIAL SECURITY NUMBER	DATE OF BIRTH	SOCIAL SECURITY NUMBER	DATE OF BIRTH			
HOME PHONE NUMBER WITH AREA	A CODE	HOME PHONE NUMBER WITH AREA COL				
CELL OR WORK NUMBER WITH AR 860 - 9.22 -4156		CELL OR WORK NUMBER WITH AREA C	ODE			
MAILING ADDRESS 73 Farehan	Rd. South Window Ct	06674	EMAIL ADDRESS			
	MAILING ADDRESS, JUST WRITE SA	ME)	EMAIL ADDRESS			
Sahe						
Is the property listed for sale?	□ Yes 25No	Have you contacted a credit-counseling	agency for help?			
Have you received an offer on th	e property? 🗆 Yes 🔊 No	∐Yes □ No	information holony			
Date of offer Amou	nt of Offer \$	If yes, please complete counselor contact	information below.			
Agent's Name:		Counselor's Name: Hope / CHFA /				
Agent's Phone Number:		Counselor's Phone Number:	,			
For Sale by Owner? □Yes	□ No	Counselor's Email:				
Who pays the Real Estate Tax bi	ill on your property?	Who pays the hazard insurance policy	y for your property?			
□ I do Lender does		□ I do □ Lender Does □ Paid by Co				
Are the taxes current?	Yes □ No	Is the policy current? Ves 🛛 N	√o			
Condominium or HOA Fee	Yes ⊅ 10 \$	Name of Insurance Co.				
Paid to:		Insurance Co. Tel #:				
Have you filed for hankruntcy?	Yes □ No □ If yes: □Cha	pter 7	:			
Has your bankruptcy been disch	arged? □Yes □No	Bankruptcy case number				
If there are additional Liens/Mortga Lien Holder's Name/Servicer	ges or Judgments on this property, pl Balance	ase name the person(s), company or firm a Contact Number	nd their telephone numbers. Loan Number			
I am having difficulty making my n		PAFFIDAVIT difficulties created by (Please check all that	it apply):			
1 /	ionary bullment occurre or re-					
way nousehold income has been i						
	educed or lost. For example	☐ My monthly debt payments are ex	ccessive and I am overextended			
earnings, death in family, serious or	educed or lost. For example reduced pay or hours, decline in busing	☐ My monthly debt payments are exwess with my creditors. Debt includes cr	ccessive and I am overextended			
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FINANCIAL ANALYSIS FORM

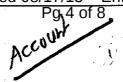
(Continued)			····		
INCON	AE/EXPENSES	S FOR HOUSEHOLD	NUMBER OF PE	OPLE IN HOUSEHOLD	
1 - Monthly Househo	ld Income	2 - Monthly Household Exp	enses/Debt	3 - Household /	\ssets
Gross Salary/Wages Gross salary/wages = total monthly income before any tax withholding or employer deductions.	\$	First Mortgage Payment	\$ 1990.80	Checking Account(s) Balance	\$ 497.87
Overtime	\$	Second Mortgage Payment/Liens/Rents	\$ K	Checking Account(s) Balance	s <i>3950,78</i>
Child Support/Alimony*	\$	Insurance – hazard, wind, flood, etc (If not escrowed and included in your current mortgage payment)	\$ ≪	Savings/Money Market	\$
Social Security/SSDI	\$	Property Taxes (If not escrowed and included in your current mortgage payment)	*X	CDs	\$
Other monthly income from pensions, annuities or retirement plans	\$	Credit Cards/Installment Loan(s) (total minimum payment per month)	Reducing to \$ 30-50	Stocks/Bonds	\$
Tips, commissions, bonus and self-employed income	\$ Alimony, child support payments		\$ ⊁	Other Cash on Hand	\$ 1600.00
Rents Received	\$ 500.00	Health Insurance	\$火	Other Real Estate (estimated value)	\$
Unemployment Income	\$ 2942.33	HOA/Condo Fees/Property Maintenance	\$⊀	Other	\$
Food Stamps/Welfare	\$	Car Payments	\$ 209 26		
Other (investment income, royalties, interest, dividends etc)	\$	Medical Expenses	\$ K	٠.	
		Child Care	\$ ×		_
		Student Loans/Personal Loans	\$*	Do not include the value of life retirement plans when calculating	
	1	Auto Expenses /Gasoline/Insurance	\$ /80	pension funds, annuities, IRAs,	
		Food/Household Supplies	\$ 425 ⁵⁰		
		Water/Sewer/Utilities/Phone(s)/Cable	\$ 210		
		Other	\$		
Total (Gross income)	\$ 3442.33	Total Debt/Expenses	s 3065, 26	Total Assets	\$6048.65
*Include combined inco	me and expenses fr	* * * * ALL INCOME MUST BE Dom the borrower and co-borrower (if any)	OCUMENTED * * * If you include income	* * * and expenses from a household r	nember who is not a

borrower, please specify using a separate page if necessary. You are not required to disclose Child Support. Alimony or Separation Maintenance income, unless you choose to have it considered by your servicer.

If additional space is needed, please include an additional page.

		INFORMATION FOR G			
The following in	formation is requested by	the federal government in order	to monitor compliance	with f	ederal statutes that prohibit discrimination in housing. You are
not required to	furnish this information	, but are encouraged to do so. '	The law provides tha	t a len	der or servicer may not discriminate either on the basis of
this information	ı, or on whether you cho	ose to furnish it. If you furnish	the information, please	provi	de both ethnicity and race. For race, you may check more than
one designation.	If you do not furnish eth	nicity, race, or sex, the lender or s	servicer is required to	note th	e information on the basis of visual observation or surname if
you have made t	his request for a loan mod	lification in person. If you do no	t wish to furnish the	nforn	nation, please check the box below.
BORROWER	D I do not wish to fur	nish this information	CO-BORROWER		do not wish to furnish this information
Ethnicity:	☐ Hispanic or Latino		Ethnicity:		Hispanic or Latino
	Not Hispanic or La	tino			Not Hispanic or Latino
Race:	American Indian or	r Alaska Native	Race:		American Indian or Alaska Native
[□ Asian				Asian
	☐ Black or African A	merican			Black or African American
]	Native Hawaiian or	r Other Pacific Islander		П	Native Hawaiian or Other Pacific Islander
	White		i	n	White
Sex:			Sex:	'n	Female
Sex:	☐ Female		Jun.		Male
	© Male		<u> </u>		Male
To be Complete	d by Interviewer				
This application v	was taken by:	Interviewer's Name (print or type) & ID Number		Name/Address of Interviewer's Employer
☐ Face-to-face	interview	Interviewer's Signature	Date		
☐ Mail		Interviewer's Phone Number (inc	lude area code)		
☐ Telephone		West deater a Liferia senting fine	and alou outer		
☐ Internet					





(4

Transaction History

Disclaime

The transactions and balances shown below may differ from your records because it may not include deposits in progress, outstanding checks, or other withdrawals, payments, purchases or charges. This report is for information only.

Account Title/Address:

TODD SILBER
73 FARNHAM RD

Customer Name:

TODD SILBER

oot #h

443

Acct Type: VIP FREE INTEREST CHECKING

Balance: \$497.87

Total Available Balance: \$497.87

Last Statement Date: 0

03/20/2010

- History search parameters -

Transaction

Amount

Date

Type: DDA Transactions

SOUTH WINDSOR, CT 06074

From:

From: 02/05/2010

To:

To: 04/05/2010

Pending Transactions

			WITHDRAWAL	TRANSFER TO DDA	18870396	0000000000	1,341.92	7
P	ost Date	Transactio	n Type	Description		Check#	Amount/Rate	İ

Posted Transactions

Post Date	Transaction Type	Description	Check#	Amount/Rate	Resulting Balance
04/02/2010	DEPOSIT	DEPOSIT	0000000000	500.00	\$1,839.79
04/01/2010	DEPOSIT	DEPOSIT	0000000000	679.00	\$1,339.79
03/26/2010	CK CRD SIGNATURE PURCH	EBAY INC.	0000000000	117.58	\$660.79
03/26/2010	CK CRD PIN PURCHASE	STOP & SHOP #699STOP & SH 001	0000000000	29.08	\$778.37
03/26/2010	CK CRD PIN PURCHASE	TANDY LEATHER 105TANDY LE 001	000000000	57.30	\$807.45
03/26/2010	CK CRD PIN PURCHASE	BJ'S WHOLESALE C 1046 BJ' IN38	000000000	85.81	\$864.75
03/25/2010	DEPOSIT	DEPOSIT	000000000	679.00	\$950.56
03/24/2010	CK CRD SIGNATURE PURCH	BJ'S FUEL #9184 34749343344357	0000000000	30.08	\$271.56
03/23/2010	POD INCLEARING CHECKS	PAID CHECK	0000000972	209.27	\$301.64
03/23/2010	POD INCLEARING CHECKS	PAID CHECK	0000000955	412.50	\$510.91
03/23/2010	ACH WITHDRAWAL	SEARS PAYMENT CHECK PYMT 09	0000000974	35.00	\$923.41
03/22/2010	ACH WITHDRAWAL	CHASE CHECK PYMT 09	0000000973	155.00	\$958.41
03/19/2010	IOD INTEREST PAID	IOD INTEREST PAID	000000000	0.04	\$1,113.41
03/19/2010	CK CRD PIN PURCHASE	HARKENS MARKET LLCHARKENS 0100	000000000	25.02	\$1,113.37
03/19/2010	CK CRD PIN PURCHASE	BJ'S WHOLESALE C 1046 BJ' IN30	000000000	35.79	\$1,138.39
03/18/2010	CK CRD SIGNATURE PURCH	DUNKIN #330464	000000000	9.86	\$1,174.18
03/18/2010	CK CRD SIGNATURE PURCH	TURBINE INCSUBSC 33892343344	000000000	14.9 9	\$1,184.04
03/18/2010	DEPOSIT	DEPOSIT	000000000	679.00	\$1,199.03
03/17/2010	CK CRD SIGNATURE PURCH	USPS 0833690128	0000000000	20.83	\$520.03
03/16/2010	ACH WITHDRAWAL	YANKEE GAS CHECKPAYMT 97	0000000970	50.00	\$540.86







Transaction History Continuation

Disclaimer

The transactions and balances shown below may differ from your records because it may not include deposits in progress, outstanding checks, or other withdrawals, payments, purchases or charges. This report is for information only.

TODD SILBER

A. C. C.

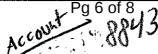
ACCT# 24 1443

VIP FREE INTEREST CHECKING

Results

Post Dale	Transaction Type	Description	Check#	Amount/Rate	Resulting Balance
03/16/2010	ACH WITHDRAWAL	GEICO CHECKPAYMT 09	0000000971	171.10	\$590.86
03/15/2010	CK CRD SIGNATURE PURCH	USPS 0833690128	000000000	12.09	\$761.96
03/15/2010	CK CRD SIGNATURE PURCH	HIGASHI JAPANESE R 00109843344	000000000	15.60	\$774.05
03/15/2010	CK CRD SIGNATURE PURCH	HOOTERS OF MANCHES 50616043344	0000000000	17.81	\$789.65
03/15/2010	POD INCLEARING CHECKS	PAID CHECK	0000000969	20.00	\$807.46
03/15/2010	CK CRD SIGNATURE PURCH	NEWBURY COMICS 270003433443576	000000000	52.99	\$827.46
03/15/2010	CK CRD PIN PURCHASE	GEISSLER'S SUPER MARKEGEI 5346	0000000000	24.13	\$880.45
03/12/2010	CK CRD PIN PURCHASE	STOP & SHOP #699STOP & SH 001	000000000	20.66	\$904.58
03/12/2010	CK CRD PIN PURCHASE	TARGET T1249 MANCHESTETAR 4900	000000000	31.26	\$925.24
03/12/2010	CK CRD PIN PURCHASE	GEISSLER'S SUPER MARKEGEI 5346	0000000000	31.99	\$956.50
03/12/2010	CK CRD PIN PURCHASE	BJ'S WHOLESALE C 1046 BJ' IN33	0000000000	51.13	\$988.49
03/12/2010	CK CRD PIN PURCHASE	BJ'S WHOLESALE C 1046 BJ' IN30	000000000	137.19	\$1,039.62
03/11/2010	CK CRD SIGNATURE PURCH	BLIZZARD ENT*WOW S	000000000	14.99	\$1,176.81
03/11/2010	DEPOSIT	DEPOSIT	000000000	679.00	\$1,191.80
03/08/2010	CK CRD SIGNATURE PURCH	WENDYS #001 740033433443576561	0000000000	2.52	\$512.80
03/08/2010	CK CRD SIGNATURE PURCH	MCDONALD'S F7987 1	0000000000	17.58	\$515.32
03/08/2010	CK CRD PIN PURCHASE	USPS 0875140174/850 CLUSP 0026	000000000	3.72	\$532.90
03/05/2010	CK CRD SIGNATURE PURCH	GODADDY.COM 283000433443576561	000000000	38.98	\$536.62
03/05/2010	CK CRD PIN PURCHASE	STOP & SHOP #699STOP & SH 001	0000000000	10.20	\$575.60
03/05/2010	ONLINE TRNSF-IMMEDIATE	TFR TO CK 0018870396	000000000	1,341.92	\$585.80
03/04/2010	CK CRD SIGNATURE PURCH	SARKU JAPAN 047981433443576561	000000000	7.91	\$1,927.72
03/04/2010	DEPOSIT	DEPOSIT	0000000000	679.00	\$1,935.63
03/03/2010	CK CRD SIGNATURE PURCH	DUNKIN #306504	000000000	3.86	\$1,256.63
03/03/2010	ACH WITHDRAWAL	HOME DEPOT CR SV CHECK PYMT 09	0000000967	190.00	\$1,260.49
03/02/2010	CK CRD PIN PURCHASE	BARNESNOBLE 270 BUCKLABAR IN38	000000000	3.71	\$1,450.49
03/02/2010	CK CRD PIN PURCHASE	BARNESNOBLE 270 BUCKLABAR IN39	0000000000	26.45	\$1,454.20
03/02/2010	WITHDRAWAL AT ATM	965 SULLIVAN AVE 2851784334435	000000000	20.00	\$1,480.65
03/01/2010	POD INCLEARING CHECKS	PAID CHECK	0000000966	209.27	\$1,500.65
03/01/2010	ACH WITHDRAWAL	CITICARD PAYMENT CHECK PYMT 09	0000000968	85.00	\$1,709.92
02/26/2010	CK CRD SIGNATURE PURCH	MANHATTAN WARDROBE	0000000000	59.39	\$1,794.92
02/26/2010	CK CRD SIGNATURE PURCH	EBAY INC.	0000000000	104.57	\$1,854.31
02/26/2010	CK CRD PIN PURCHASE	STOP & SHOP #699STOP & SH 001	000000000	36.00	\$1,958.88







Transaction History Continuation

Disclaimer

The transactions and balances shown below may differ from your records because it may not include deposits in progress, outstanding checks, or other withdrawals, payments, purchases or charges. This report is for information only.

TODD SILBER

1st checking 5

ACCT# 1443

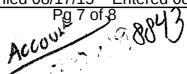
VIP FREE INTEREST CHECKING

Results

Post Date	Transaction Type	Description	Check#	Amount/Rate	Resulting Balance
02/26/2010	CK CRD PIN PURCHASE	BJ'S WHOLESALE C 1046 BJ' IN30	000000000	41.98	\$1,994.88
02/26/2010	CK CRD PIN PURCHASE	BJ'S WHOLESALE C 1046 BJ' IN39	000000000	123.75	\$2,036.86
02/25/2010	DEPOSIT	DEPOSIT	000000000	679.00	\$2,160.61
02/24/2010	CK CRD SIGNATURE PURCH	AMAZON MKTPLACE PM	000000000	17.73	\$1,481.61
02/23/2010	ACH WITHDRAWAL	Cox Comm - CON CHECK PYMT 09	0000000965	126.44	\$1,499.34
02/22/2010	CK CRD SIGNATURE PURCH	SPARE TIME-VERNON 525164433443	0000000000	23.25	\$1,625.78
02/22/2010	ACH WITHDRAWAL	GEICO CHECKPAYMT 09	0000000964	171.10	\$1,649.03
02/22/2010	WITHDRAWAL AT ATM	475 TALCOTTVILLE RD 2181594334	000000000	40.00	\$1,820.13
02/19/2010	IOD INTEREST PAID	IOD INTEREST PAID	000000000	0.05	\$1,860.13
02/19/2010	CK CRD SIGNATURE PURCH	USPS 0833690128	000000000	12.95	\$1,860.08
02/19/2010	DEPOSIT AT ATM	1695 ELLINGTON RD 115719433443	000000000	679.00	\$1,873.03
02/16/2010	CK CRD SIGNATURE PURCH	BUGABOO CREEK#9006 14849743344	0000000000	40.00	\$1,194.03
02/11/2010	DEPOSIT	DEPOSIT	000000000	679.00	\$1,234.03
02/10/2010	ACH WITHDRAWAL	GEMB RSF CHECKPAYMT 09	0000000963	50.00	\$555.03
02/10/2010	ACH WITHDRAWAL	LOWES/GEMB CHECKPAYMT 09	0000000962	50.00	\$605.03
02/08/2010	CK CRD SIGNATURE PURCH	BUCKLAND HILL 0000 001	0000000000	22.00	\$655.03
02/08/2019	POD INCLEARING CHECKS	PAID CHECK	0000000961	30.00	\$677.03
02/08/2010	ACH WITHDRAWAL	Kohls Chg Pmt Check PMT 09	0000000960	15.00	\$707.03
02/08/2010	CK CRD PIN PURCHASE	TARGET T1249 MANCHESTETAR 4900	0000000000	77.27	\$722.03
02/08/2010	ONLINE TRNSF-IMMEDIATE	TFR TO CK 0018870396	0000000000	1,205.57	\$799.30
02/05/2010	CK CRD PIN PURCHASE	BJ'S WHOLESALE C 1046 BJ' IN38	0000000000	35.30	\$2,004.87
02/05/2010	DEPOSIT	DEPOSIT	0000000000	1,019.00	\$2,040.17

----- End of Report -----







Transaction History

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Account Title/Address:

TODD SILBER 73 FARNHAM RD

Customer Name:

TODD SILBER

Acct #:

Acct Type: VIP FREE INTEREST CHECKING

Balance: \$3,950.78

Last Statement Date:

Total Available Balance: \$4,448.65 - Both Account 03/20/2010

History search parameters -

SOUTH WINDSOR, CT 06074

Type: DDA Transactions

Transaction

Amount

From:

To:

Date

From: To:

Pending Transactions

		Transaction 1	ype	Description	1		Grieck#	Amountrale	
7	04/05/2010	TRANSFER TO	CHECKING	TRANSFER	FROM DDA	19654443	0000000000	1,341.92] <i>A</i> ?

Posted Transactions

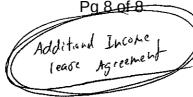
	Post Date	Transaction Type	Description	Check#	Amount/Rate	Resul	ting Balance	
	03/19/2010	IOD INTEREST PAID	IOD INTEREST PAID	0000000000	0.08		\$2,608.86	
救	03/05/2010	ONLINE TRNSF-IMMEDIATE	TFR FR CK 0019654443	0000000000	1,341.92	∌	\$2,608.78	
' '	02/19/2010	IOD INTEREST PAID	IOD INTEREST PAID	0000000000	0.02		\$1,266.86	
A	02/08/2010	ONLINE TRNSF-IMMEDIATE	TFR FR CK 0019654443	0000000000	1,205.57	A	\$1,266.84	
		CK CRD SIGNATURE PURCH	GODADDY.COM 283000433443001030	0000000000	38.98		\$61.27	
	01/29/2010	ONLINE TRNSF-IMMEDIATE	TFR FR CK 0019654443	0000000000	80.00		\$100.25	

------ End of Report ------

as well as proving I could Afford A modified payment (monthly)

Following HAMP Guideliner, Going off the principal belonce of my Loan More.

12-12020-mg Doc 9025-8 Filed 08/17/15 Entered 08/17/15 17:09:27 Exhibit 47



Account Number

This agreement, made on 04/01/2010 is a contract between: Todd Silber (Owner of property. And Mindy Johnston (Tenant/Roommate)

Property: 73 Farnham RD. South Windsor, Ct 06074

I understand that I am entering into a legally binding agreement to rent a room at this property. And share said household with Owner and Children.

TERM OR PERIOD OF AGREEMENT

This agreement is to begin on 04/01/2010 for a term lasting until 04/01/2011. I fully understand and accept the rules and responsibilities of this agreement.

SECURITY DEPOSIT

The security deposit for the dwelling is \$ ZERO

RENT

The total rent according to the terms of our lease agreement with the owner of the property is \$500 per month. I agree to pay \$500 a month.

UTILITIES

All Utilities are included in the \$500 rent amount. I understand this section will be revisited on a month to month basis and is open to possible increase, no greater than \$100.

MOVING OUT

If, for whatever reason, I move out of the dwelling, I realize it is primarily my responsibility to find a replacement.

I agree to look for a replacement roommate who is acceptable to my present landlord.

If I move out of the dwelling and a replacement roommate has not been found, I realize that I am still legally responsible to the Owner (Todd Silber) for paying my share of the rent and utility bills (if any apply).

As a party of this agreement, I have equal rights to the use of the space and facilities in the dwelling with the exception of areas we have designated as each one's private space. This agreement is intended to promote harmony between Owner and Roommate by clarifying the expectations and responsibilities to each other.

It is not necessary to witness or notarize this agreement unless requested by a roommate, or Owner.

Owner: Todd Silber

Roommate/Tenant: Mindy Johnston